

SAVINGS BANKS

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Emigrant Industrial Savings Bank

51 Chambers St., New York

The Board of Trustees has declared a semi-annual dividend at the rate of

Four Per Cent. Per Annum

ON ALL DEPOSITS ENTITLED THERETO. DEPOSITS MADE ON OR BEFORE JAN. 10TH, 1919, WILL DRAW INTEREST FROM JAN. 1ST, 1919.

JOHN S. DALY, Comptroller. JOHN J. FULLERTON, President.

EXCELSIOR SAVINGS BANK128 and 130 BOWERY.
NEW YORK, December 9, 1918.

A semi-annual dividend at the rate of

FOUR PER CENT.

per annum has been declared and will be credited to depositors on all sums of \$5 and upward and not exceeding \$2,000 which shall have been deposited at least three months on the first day of January next, and will be payable on and after Monday, January 20, 1919. Money deposited on or before January 10th will draw interest from Jan. 10th. Accounts can be made by mail. Books—“Banking by Mail” sent free. WILLIAM E. KNOX, President. JOHN C. GRISWOLD, Secretary.

23RD ST. COR. 6TH AVE.

PIANOS AND PIANO-PIANOS.

ARTISTS ACCLAIM

the Christman (5-foot) Studio Grand as marvelous for its velvet touch and sonorous singing tone. Made in mahogany, art finish or polished.

Special reduction on discontinued styles also on slighted Pianos. Special Sale of

46 Used Upright Pianos

STEINWAY, KNADE, ESTEY, WORTHING, RICHARD, HARRIS, FISHER, HUGH & GUTH, CHRISTMAN, AND OTHER MAKERS. Prices from \$75.00 up to \$300.00

CHRISTMAN SONS

Established 1855.

35 West Fourteenth St.

DANCING ACADEMIES.

DANCING CARNIVAL

NOW OPERATING THE

AUDUBON BALLROOM

Dancing every evening, Sundays, Holidays and Holidays off charge for dancing.

INSTRUCTION IN EACH

PRIVATE LESSONS, \$1.00.

Not necessary to make application. Lady Floor Manager will introduce you to suitable partner for dancing.

AUDUBON THEATRE BUILDING

10th St. and Broadway.

FOR SALE.

DIAMOND WATCHES

FOR NEW YEARS GIFTS

LIBERAL CREDIT

BEST VALUES GUARANTEED

LONG TERMS, EASY PAYMENTS

NO EMPLOYERS REFERENCES

Necessary—CONFIDENTIAL

WILL SEND REPRESENTATIVE IF DESIRED

ROYAL DIAMOND-WATCH CO.

35 MAIDEN LANE, JOHN 243.

Diamond Gifts ON CREDIT

EASY WEEKLY OR MONTHLY PAYMENTS

ALL GOODS GUARANTEED, LOWEST PRICES

NO EMPLOYERS REFERENCES

CALL, WRITE OR PHONE—CORT, 5867.

AGENT CALLS IF DESIRED

AMERICAN WATCH & DIAMOND CO.

6 MAIDEN LANE

SAVINGS & LOAN ASSOCIATIONS

DIAMONDS WATCHES

125% Weekly Payments

\$100-\$140 Weekly—Till Payoff

\$100-\$140 Weekly—Till Payoff